

**Information to identify the case:**

|                                |                                  |                                |             |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1                       | <u>Jannine Lynn Muniz</u>        | Social Security number or ITIN | xxx-xx-0081 |
|                                | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2                       |                                  | Social Security number or ITIN | -----       |
| (Spouse, if filing)            | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court | District of New Jersey           |                                |             |
| Case number:                   | 15-11271-CMG                     |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jannine Lynn Muniz  
fka Jannine Lynn Hinterstein, fka Jannine Lynn  
DeCarlo

5/14/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jannine Lynn Muniz  
 Debtor

Case No. 15-11271-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 19

Date Rcvd: May 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2018.

db +Jannine Lynn Muniz, 75 Douglas Street, Fords, NJ 08863-2236  
 cr +BANK OF AMERICA N.A., Prober Raphael, 20750 Ventura Blvd, Ste 100,  
 Woodland Hills, CA 91364-6207  
 515290868 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: A H F C, 201 Little Falls Dr, Wilmington, DE 19808)  
 515290870 Bank of America, PO Box 15312, Wilmington, DE 19850-5312  
 515408449 Bank of America, N.A., PO Box 15312, Wilmington, DE 19850-5312  
 515290873 +Chld/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 515517130 +Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825  
 515290874 +Kia Motors Finance, Po Box 20815, Fountain Valley, CA 92728-0815

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 14 2018 23:31:33 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 14 2018 23:31:31 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515321885 EDI: HNDA.COM May 15 2018 03:13:00 American Honda Finance Corporation,  
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441  
 515473752 EDI: BECKLEE.COM May 15 2018 03:13:00 American Express Bank, FSB, c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 515290869 +EDI: AMEREXPR.COM May 15 2018 03:13:00 Amex, Po Box 297871,  
 Fort Lauderdale, FL 33329-7871  
 515290871 EDI: BANKAMER.COM May 15 2018 03:13:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998  
 516937684 EDI: BANKAMER.COM May 15 2018 03:13:00 Bank of America, PO Box 26012,  
 Greensboro, NC 27420-6012  
 515290872 +EDI: CHASE.COM May 15 2018 03:13:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 515524479 EDI: PRA.COM May 15 2018 03:13:00 Portfolio Recovery Associates, LLC, c/o Childrens Place,  
 POB 41067, Norfolk VA 23541  
 515290875 +E-mail/Text: bankruptcyteam@quickenloans.com May 14 2018 23:31:52 Quicken Loans,  
 1050 Woodward Ave, Detroit, MI 48226-1906  
 515474713 +E-mail/Text: bankruptcyteam@quickenloans.com May 14 2018 23:31:52 Quicken Loans Inc.,  
 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 16, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Albert Russo docs@russotrustee.com  
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
 Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Jacqueline Rita Rocci on behalf of Debtor Jannine Lynn Muniz jacqueline@rocciesquire.com,  
 jroccio@optonline.net  
 Joshua I. Goldman on behalf of Creditor Quicken Loans Inc. jgoldman@kmlawgroup.com,  
 bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 19

Date Rcvd: May 14, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc. kmcdonald@blankrome.com,  
bkgroup@kmlawgroup.com

Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com  
TOTAL: 8